

AMERIS BANCORP

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 1082067	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,422	\$2,971	22.7%		
Loans	\$1,714	\$1,933	12.8%		
Construction & development	\$259	\$250	-3.5%		
Closed-end 1-4 family residential	\$354	\$440	24.4%		
Home equity	\$50	\$54	8.2%		
Credit card	\$1	\$0	-40.9%		
Other consumer	\$46	\$45	-3.8%		
Commercial & Industrial	\$138	\$138	-0.4%		
Commercial real estate	\$634	\$761	20.1%		
Unused commitments	\$144	\$167	16.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$159	\$199	24.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$88	\$125	42.7%		
Cash & balances due	\$275	\$307	11.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,194	\$2,667	21.6%		
Deposits	\$2,128	\$2,544	19.5%		
Total other borrowings	\$57	\$112	95.1%		
FHLB advances	\$2	\$43	2074.8%		
Equity					
Equity capital at quarter end	\$229	\$304	33.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$40	\$80	NA		
Performance Ratios					
Tier 1 leverage ratio	9.6%	11.0%	--		
Tier 1 risk based capital ratio	13.3%	17.6%	--		
Total risk based capital ratio	14.5%	18.9%	--		
Return on equity ¹	-63.1%	3.2%	--		
Return on assets ¹	-6.5%	0.4%	--		
Net interest margin ¹	3.9%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	30.0%	20.0%	--		
Loss provision to net charge-offs (qtr)	72.7%	106.3%	--		
Net charge-offs to average loans and leases ¹	5.4%	2.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	21.0%	20.7%	4.5%	2.0%	--
Closed-end 1-4 family residential	5.7%	9.6%	1.0%	0.3%	--
Home equity	1.5%	1.5%	1.2%	0.2%	--
Credit card	0.0%	0.0%	24.0%	34.8%	--
Other consumer	1.6%	3.6%	0.5%	0.6%	--
Commercial & Industrial	3.1%	7.8%	1.3%	0.6%	--
Commercial real estate	4.9%	6.9%	0.7%	0.3%	--
Total loans	7.0%	8.9%	1.3%	0.6%	--